

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) CHAPTER 7 CASE  
QUIROZ, ISMAEL, JR. )  
 ) CASE NO. 05 B 56913  
 )  
 ) JUDGE EUGENE R. WEDOFF  
Debtor(s) )

NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON  
APPLICATIONS FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE)

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S.BANKRUPTCY COURT, 219 S DEARBORN ST. COURTROOM 744

On: SEPTEMBER 11, 2007

At: 10:00 A.M.

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts \$ 4,403.69

b. Disbursements \$ 0.00

c. Net Cash Available for Distribution \$ 4,403.69

4. Applications for administration fees and expenses have been filed as follows:

<u>Applicant</u>	Compensation <u>Previously</u>	Fees Now <u>Requested</u>	Expenses <u>Now</u>
	<u>Paid</u>		<u>Requested</u>
Trustee	\$ 0.00	\$ 1,100.92	\$
Trustee	\$ 0.00	\$	\$ 89.23

5. In addition to the fees and expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>

6. Claims of general unsecured creditors totaling \$8,198.86, have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be \$39.19%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>
1	Asset Acceptance LLC	\$ 724.00	\$ 283.77
2	Discover Bank/Discover Financial Services	\$ 5,112.71	\$ 2,003.92
3	Circuit City Private Label	\$ 2,074.09	\$ 812.94
5	MBNA America Bank N.A.	\$ 288.06	\$ 112.91

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site,

[www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.

9. Debtor has been discharged.

10. The Trustee proposed to abandon the following property at the hearing:

Dated: AUGUST 10, 2007 For the Court,

By: KENNETH S. GARDNER  
Kenneth S. Gardner  
Clerk of the United States  
Bankruptcy Court  
219 S. Dearborn Street, 7<sup>th</sup> Floor  
Chicago, IL 60604

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-56913

User: amcc7  
Form ID: pdf002

Page 1 of 1  
Total Served: 20

Date Rcvd: Aug 10, 2007

The following entities were served by first class mail on Aug 12, 2007.

db +Ismael Quiroz, Jr., 336 Manistee, Calumet City, IL 60409-1909  
atty +Neal Gainsberg, Staver & Gainsberg, P C, 120 W Madison St, Suite 520,  
Chicago, IL 60602-4302  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
10363253 +AMC Mortgage Service, 505 City Parkway W., Orange, CA 92868-2924  
10631348 +Asset Acceptance LLC, assignee/ SBC, P.O. Box 2036, Warren MI 48090-2036  
10363260 Bank of America (Visa), P.O. Box 650260, Dallas, TX 75265-0260  
10363259 Best Buy, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298  
10279124 +++Circuit City Private Label, Chase Bank USA NA, P O Box 100018, Kennesaw, GA 30156-9204  
10279123 +Dyck-O'Neal Inc., 15301 Spectrum, Ste 550, Addison, TX 75001-4622  
10687719 +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370  
10363257 +Household Bank Visa, P.O. Box 17051, Baltimore, MD 21297-1051  
10363252 +IFSCI, 6500 W. Irving Park Rd., Chicago, IL 60634-2454  
10279122 +Lowe's, Capital One, P.O. Box 85015, Richmond, VA 23285-5015  
10363258 MBNA America, P.O. Box 15286, Wilmington, DE 19886-5286  
10734691 +MBNA America Bank N.A., Mailstop DE5-014-02-03, PO Box 15168, Wilmington DE 19850-5168  
10363254 +RSHK/CBUSA, P.O. Box 689183, Des Moines, IA 50368-9183  
10363256 SBC-Michigan, c/o CFC Financial LLC, P.O. Box 2036, Warren, MI 48090-2036  
11005859 eCAST Settlement Corporation assignee of, HSBC Bank Nevada NA / HSBC Card, Services III,  
POB 35480, Newark NJ 07193-5480

The following entities were served by electronic transmission on Aug 11, 2007.

10664702 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 11 2007 01:01:34  
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026  
10363255 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 11 2007 01:01:34 Discover Titanium Card,  
P.O. Box 30952, Salt Lake City, UT

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

atty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
10363262\* +Dyck-O'Neal Inc., 15301 Spectrum, Ste 550, Addison, TX 75001-4622  
10363261\* +Lowe's, Capital One, P.O. Box 85015, Richmond, VA 23285-5015

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2007

Signature:

